United States Bankruptcy Court Middle District of Pennsylvania

In re: Case No. 24-02715-HWV
Brenda Ann Sidler Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0314-1 User: AutoDocke Page 1 of 2
Date Rcvd: Oct 23, 2024 Form ID: 309I Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2024:

Recip ID	Recipient Name and Address
db	Brenda Ann Sidler, 14933 Wayne Hwy, Waynesboro, PA 17268-9516
5663180	Franklin County Tax Claim Bureau, 272 N 2nd St, Chambersburg, PA 17201-1642
5663189	U.S. Attorney, Middle District of Pa., 235 N Washington Ave Ste 311, Scranton, PA 18503-1533
5663190	U.S. Bank N.A., 211 N Front St, Harrisburg, PA 17101-1406
5663191	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683
5663192	+ Washington Township, Franklin County, 11798 Buchanan Trl E, Waynesboro, PA 17268-9589

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: help@cibiklaw.com	Date/Time	Recipient Name and Address
aty	Linan Text. help@cloixiaw.com	Oct 23 2024 18:32:00	Michael A. Cibik, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	Email/Text: info@pamd13trustee.com	Oct 23 2024 18:33:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: ustpregion03.ha.ecf@usdoj.gov	Oct 23 2024 18:33:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
5663176	+ EDI: GMACFS.COM	Oct 23 2024 22:36:00	Ally Financial, Inc, Attn: Bankruptcy 500 Woodard Ave, Detroit, MI 48226-3416
5663175	EDI: GMACFS.COM	Oct 23 2024 22:36:00	Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416
5663177	EDI: DISCOVER	Oct 23 2024 22:36:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
5663178	+ EDI: DISCOVER	Oct 23 2024 22:36:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
5663179	Email/Text: bankruptcy@firstenergycorp.com	Oct 23 2024 18:33:00	FirstEnergy Corp., 76 S Main St, Akron, OH 44308-1812
5663181	EDI: IRS.COM	Oct 23 2024 22:36:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5663183	Email/Text: bankruptcy@oportun.com	Oct 23 2024 18:33:00	Oportun, Attn: Bankruptcy, PO Box 4085, Menlo Park., CA 94026
5663182	Email/Text: bankruptcy@oportun.com	Oct 23 2024 18:33:00	Oportun, Attn: Bankruptcy, Po Box 560698, The Colony, TX 75056
5663184	Email/Text: fesbank@attorneygeneral.gov	Oct 23 2024 18:33:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
5663187	EDI: PRA.COM	Oct 23 2024 22:36:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067

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5663185 EDI: PENNDEPTREV

Oct 23 2024 22:36:00 Pennsylvania Department of Revenue, Bankruptcy

Division, 1 Revenue Pl, Harrisburg, PA

17129-0001

5663185 Email/Text: RVSVCBICNOTICE1@state.pa.us

Oct 23 2024 18:33:00 Pennsylvania Department of Revenue, Bankruptcy

Division, 1 Revenue Pl, Harrisburg, PA

17129-0001

5663186 ^ MEBN

Oct 23 2024 18:33:04 Pennsylvania Office of General Counsel, 333

Market St Fl 17, Harrisburg, PA 17101-2210

5663188 EDI: CBS7AVE

Oct 23 2024 22:36:00 The Swiss Colony/Country Door, Attn:Bankruptcy 1112 Seventh Ave, Monroe, WI 53566-1364

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 25, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2024 at the address(es) listed below:

Name Email Address

Jack N Zaharopoulos

TWecf@pamd13trustee.com

Michael A. Cibik

on behalf of Debtor 1 Brenda Ann Sidler help@cibiklaw.com

noreply 01 @cibiklaw.com; noreply 02 @cibiklaw.com; noreply 03 @cibiklaw.com; noreply 04 @cibiklaw.com; noreply 05 @cibi

m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:							
Debtor 1:	Brenda Ann Sidler	Social Security number or ITIN: xxx-xx-8711					
Dobtor 1.	First Name Middle Name Last Name	EIN:					
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:					
United States Bank	ruptcy Court: Middle District of Pennsylvania	Date case filed for chapter: 13 10/22/24					
Case number:	1:24-bk-02715-HWV						

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pace-uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Brenda Ann Sidler	
2.	All other names used in the last 8 years		
3.	Address	14933 Wayne Hwy Waynesboro, PA 17268–9516	
	Debtor's attorney Name and address	Michael A. Cibik Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215 735–1060
4.			Email: help@cibiklaw.com
5.	5. Bankruptcy trustee Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717–566–6097
			Email: info@pamd13trustee.com
6.	Bankruptcy clerk's office	Sylvia H. Rambo US Courthouse 1501 N. 6th Street Harrisburg, PA 17102	Hours open:
	Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov.		Monday – Friday 9:00 AM to 4:00 PM
			Contact phone (717) 901–2800
			Date: 10/23/24

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

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Debtor Brenda Ann Sidler Case number 1:24-bk-02715-HWV

7. Meeting of creditors Date: November 21, 2024 at 11:30 AM Location: Meeting held by Zoom, visit join.zoom.us, Enter Meeting ID 890 248 6951, Click on Join Debtors must attend the meeting to be questioned under oath. In a joint The meeting may be continued or adjourned to a later date. If using passcode 9568534732, or call case, both spouses must attend. so, the date will be on the court docket. 1-267-552-4885 Creditors may attend, but are not required to do so. *** Valid photo identification and proof of social security number are required *** For additional meeting information go to https://www.justice.gov/ust/moc 8. Deadlines Filing deadline: 1/20/25 Deadline to file a complaint to challenge The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any You must file: required filing fee by the following a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or deadlines. a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Filing deadline: 12/31/24 Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 4/20/25 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. **Deadline to object to exemptions:**The law permits debtors to keep certain property as exempt. If you Filing deadline: 30 days after the conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors may file an objection. The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately 9. Filing of plan If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any 10. Creditors with a foreign address questions about your rights in this case. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if 11. Filing a chapter 13 bankruptcy case the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pace-ruscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. 12. Exempt property Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except 13. Discharge of debts as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8

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